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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :  
JUDITH KLUGMAN : EXAMINER: TRAN, HAI  
SERIAL NO: 10/806,572 :  
FILED: MARCH 22, 2004 : GROUP ART UNIT: 3694  
FOR: FLEXIBLE CATASTROPHE BOND :

RESPONSE AND REQUEST FOR RECONSIDERATION

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

SIR:

Responsive to the Official Action of April 29, 2008, please consider the following  
remarks.

**Remarks** begin on page 2 of this paper.